



Rome
wasn't built
in a day, and
neither is
your 401k

“The man who moves a mountain begins by carrying away small stones.”

Confucious

Taking small steps to
financial success

3

Hope from a debt survivor.

Client of the Month.

There's a lot of intentionality behind financial success. Intricate delegation of funds to certain accounts, disciplined budgeting and preemptive planning for your family's future are the measured steps one can take on their walk toward financial freedom.

4

This month's recipe, a few laughs
and how to connect with us on
online.

Cook, Laugh, Connect.

The options can all sound overwhelming. Keep in mind this can't be achieved all at once, however. It takes a whole lifetime of evaluating - and then reevaluating - to tailor your spending habits and earnings to match your financial goals.

Find out how on page 2.

Small changes for big change



Annie Dillard, the beloved American author who writes with equal parts grit and eloquence, once said:

How we spend our days is, of course, how we spend our lives.

This idea is two-fold: a life of success – which can simply mean a life lived in alignment with what you value most – is both a large, meaningful charge, but also one made up of small, manageable decisions.

So while lifetime financial success is a big egg to crack, we encourage you to think about the individual days and habits that make it up.

Here are a few small, every-day decisions that when implemented on a regular basis, can lighten the burden of financial stress over a lifetime.

Forgo Starbucks once or twice a week – brew at home!

With the largest sized latte at the Seattle-born-turned-global phenomenon costing nearly \$4, a daily coffee indulgence during a typical workweek will cost you more than \$1,000 each year. According to Yahoo Finance, the typical American can drink through the cost of a house

in less than 40 years. Not to mention the calories, but there are other articles you can read about that.

By purchasing a few pieces of equipment –like a grinder and a pour over, or even just a coffee maker – you can choose to stay in and drink at home. Foregoing your daily Starbucks just a few times a week can save you anywhere from \$30 to \$50 monthly. You can then repurpose this money for other treats that might feel more meaningful than a soy latte – like going to the movies with your family, picking up the dinner tab for your friends, or purchasing more expensive, locally roasted coffee beans to keep the cycle going!

Commit to selling one piece of junk a week.

Everyone has something, probably many things, they don't need. And thanks to effective and free classified ads sites like Craig's List, it's easy to turn your trash into treasure. Cash treasure, more specifically.

Making a goal to post an ad for one piece of junk per week – whether it's a microwave you don't use, an old iPhone, or an out-of-style winter jacket – can add up to a lot of additional cash by the end of the month. An added perk: slowly you'll begin to achieve that stylish minimalist household you've always dreamed of. Double whammy.

If you really, really want to buy something – wait.

Studies show that when given more time to make a decision when

(Continued on next page.)

shopping, shoppers will tend to decline to buy. Ridding your shopping habits of compulsive buys could save you a fortune.

So the next time you go out to buy some milk, but find a pair of shoes instead, just wait – a day, a week, a month. You might find yourself avoiding a lot of unnecessary purchases and will be glad you took the time to contemplate.

So this month's nugget for financial thought: start small – it's a bigger deal than you think.



Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

Name and location: Misty and Michael, Pittsburgh PA

Something interesting about yourself: We work full time, love to have fun, animal lovers, love our family, and are constantly on the go, but who isn't?!

What brought you to Superior? Too many debts and had no way out and we didn't want to lose our home and total control over our lives.

What was the hardest thing about being in debt? Not being able to do anything but put ourselves into more debt. We went into debt because of a job that I had that wasn't paying enough except for the gas going into my car thus we had to pay bills and buy food with our credit cards. The hardest thing though was to stop spending.

How did being in the program change the way you thought about money? It didn't change my thoughts at first - I was skeptical that it would help - but now I want to save and not touch anything. We are to a point that we have one account not linked to a debit card or checks. This has helped because we cannot touch the money. We don't use debit cards now at all

if we can't do it with cash in hand we don't do it at all. At this point we have checks for our main banking account and that's used for bills only.

How has your life changed since being in the program? It's really lightened our load; it feels great to see us coming out of being so far in the ground. Each time we hear another debt is paid I celebrate a little. Mostly by doing a little dance, haha. But now we're planning ahead instead of planning how are we going to make it this month.

Do you have any advice for those just entering the program? Yes, breathe. It seems hard at first but listen to what they're telling you, ask as many questions as you need too, call and vent when it gets too difficult and above all keep yourself from going into debt again. If it's one thing I've learned is I never want to be here again. I'm no longer ashamed of what we've had happen to us, I'm proud we found a solution and we're still sticking with it and learning so much. Do the research; learn to save for things, learn to understand money is a major investment you worked hard for - too hard to throw it away. Above all be honest with yourself.

Cooking Without Credit

Simple Broccoli Bacon Pasta

Ingredients

- 1 pound broccoli rabe, trimmed and coarsely chopped
- 8 ounces uncooked gemelli pasta
- 6 slices center-cut bacon
- 3 garlic cloves, thinly sliced
- 1 (15-ounce) can no-salt-added chickpeas (garbanzo beans), rinsed and drained
- 1/2 teaspoon salt
- 1/4 teaspoon freshly ground black pepper



Directions

1. Bring 4 quarts water to a boil in a large Dutch oven. Add broccoli rabe to pan; cook 2 minutes. Remove with a slotted spoon; drain well. Coarsely chop. Return water to a boil. Add pasta to pan; cook according to package directions, omitting salt and fat. Drain in a colander over a bowl; reserve 3/4 cup pasta water. Cook bacon in a large skillet over medium heat until crisp. Remove bacon from pan, reserving 1 tablespoon drippings in pan; crumble bacon. Increase heat to medium-high. Add garlic and chickpeas to drippings in pan; sauté 2 minutes or until garlic is golden. Stir in broccoli rabe, 1/2 teaspoon salt, and 1/4 teaspoon freshly ground black pepper; cook 3 minutes or until broccoli rabe is heated. Stir in pasta, 3/4 cup pasta water, and bacon; toss well.

Laughing Matters

"President Obama broke a world record after he reached a million followers on Twitter in just five hours. The only guys not following Obama? His Secret Service agents. They lost track months ago." –Jimmy Fallon

"A new survey came out and Washington, D.C., has been named the fittest city in the country. And it makes sense. Just think of all of the exercise they get running for re-election, walking back statements, dodging questions, and jumping to conclusions. That's all cardio." –Seth Meyers

"The U.S. unemployment rate is the lowest it's been in nearly seven years. The job sector that has seen the most growth is in the field of Republican presidential candidates." –Conan O'Brien

Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtrelief.com/blog> or follow us on Facebook and Twitter @SuperiorDebt.

Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.

Stay Up-to-Date on Debt, Online

Who We Are

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at superiordebtrelief.com.